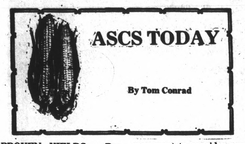

ASCS TODAY

By Tom Conrad

PROVEN YIELDS - Procedures for proven yields have revised, making it easier to establish a proven yield. The base period for 1979 proven yields is crop years 1976, 1977, 1978. Production evidence from one or all three of these years can be used. The yield proven for each year will be averaged with the 1979 established yield for each other year.

Example: A farm with an established 1979 corn yield of 80 bushels and 100 bushels proven for 1978 will have an 87 bushel proven corn yield for 1979. (80 + 80 + 100 = 260 ÷ 3 = 87)

We encourage farmers to bring in their production evidence as early as possible, if they wish to prove their yields. The last date for accepting intentions to prove a yield will be 15 days from mailing of NCA notices.

Production evidence must be submitted for all farms in which you had an interest for the year or years you are proving. Acceptable evidence includes commercial receipts, settlement sheets, summary sheets or CCC loan document. For farm stored production we will measure bins or cribs. We will also measure any production to be used for feed or seed. If you want to establish a proven yield for 1980 or later and 1979 will be a proving year we can make a farm visit and appraise the crop in the field.

This is a good opportunity to increase yields for greater potential benefits under our wheat and feed grain programs.

PREMEASUREMENT - The ASCS office provides premeasurement service for farmers wishing to have crop acreages measured. This service is provided for a nominal fee and the measured acreage is guaranteed for the year in which the crop is measured.

Farmers that are considering participating in the set-aside programs may want to have their NCA crops and set-aside land premeasured so that they can be sure to be eligible to receive benefits. Farmers that are signed up in the programs and exceed their NCA will be excluded from the programs unless they destroy the excess NCA acreages. Pre-measurement will enable you to avoid this situation.

Tobacco producers who plant their allotment or close to it may want to consider premeasurement in order not to exceed their allotment. Fire and sun producers may destroy excess but flue producers will not be allowed to destroy excess in order to receive price support. Also every flue tobacco farm in the county will be measured under summer compliance. To be on the safe side premeasurement will help a tobacco producer to avoid over planting of their allotments and thus avoid penalties and loss of price support.

If you have questions concerning premeasurement or wish to file an application please stop by the ASCS office.

BULLETIN BOARD SPACE - Bulletin board space is available at the ASCS office for those farmers wishing to post leasing intentions for tobacco.

NEW GROWER APPLICATIONS - Farmers wishing to obtain a tobacco allotment for their farm have until February 15 to file a new grower application. There are certain requirements that need to be met in order to be eligible. If you are interested, contact the ASCS office.

What To Look For In Health Insurance Policies

BLACKSBURG - Health insurance, o be good, has got to keep family or household from suffering too much financially because of the expense of an illness, but not be so costly itself that it overwhelms the budget.

Hilda Dailey, Virginia Tech home management specialist, listed some features to look for in a policy when attempting to compare costs.

She recommended comparing costs when buying health insurance. "There is a wide variation among the premiums for similar coverage," she said.

Policies can be for accident only for for accident and illness. Policies that cover both accident and illness give more value for the dollar.

Policies usually allow up to 21 days of coverage in hospital, but there are some that extend the coverage to 365 days. The specialist added, however, that in 1976, the average confinement in Virignia was eight days, and that only three percent of all hospital confinements lasted beyond 31 days.

Benefits are paid as indemnity or service. The indemnity policy states an exact cash amount to be paid for each day of hospital stay and therefore does not rise with inflation.

The service policy provides a semi-private room and most of the hospital services and a reasonable and customary cost for doctor bills. It automatically keeps pace with the rising cost of medical care.

All policies have exclusions, Ms. Dailey continued, for the illnesses and situations that the policy does not cover. The more exclusions the less protection and the less it should cost.

"It is important to know what a policy covers," she said, "but it is more important to know what it doesn't cover."

Exclusions are for a pre-existing condition, such as a current health problem. They also have waiting periods when benefits will not be paid. A good policy has a waiting period of six months. An excellent policy will have a three-month period. Avoid policies with a waiting period of over a year, Ms. Dailey said.

An elimination period appears in a certain type of plan called a "hospital income policy." Benefits are not paid during the elimination period. The length of the elimination period can be selected and the longer the period the lower the cost.

However, the policy holder is less likely to receive benefits for a short period of illness.

There are several other factors that need to be considered in purchasing health insurance, Ms. Dailey said, such as examining the company as well. A reputable insurance company is a very important consideraiton.

Then, if there is any facet that isn't understood, the agent will be able to explain it.

The Gifted and Talented students who went to UVA to collect more information on college and engineering are, l. to r., seated, Molly Handy, Kim Coggins, Cheryl Conner, Karen Covington. Standing, l. to r., are Judy Zimmerman, Cheryl Walton, Linda Cowan, Pam Guill and Jan Coggins.

Nine ACHS Students Attended Conference

Nine young ladies from the Appomattox County High School Gifted and Talented Organization attended a conference concerning Women in Engineering at the University of Virginia. The symposium was presented by the Society of Women Engineers on Monday, January 29, 1979.

The morning was spent listening to speakers who had varying degrees and job experiences in engineering. The group of over 500 was also addressed by the Assistant Dean who explained the academic requirements at U.V.A.

After a hosted box lunch, tours were given by engineering students. The high school students were able to observe college laboratory experiments which made use of complex materials, sensitive computers and common items such as dirt and water. The tours not only included the engineering classrooms but the young women also visited the dormitories which was an experience in itself. The tours also had a historical aspect because the tour groups were able to walk through the university's famous lawn and rotunda areas.

The trip was arranged by Mrs. Linda Archer, Guidance Counselor at A.C.H.S. and sponsor for the Gifted and Talented.

Other activities sponsored for the Gifted and Talented students at A.C.H.S. for this month were a play at the Lynchburg Fine Arts Center, "Promenade All", and a concert by the Richmond Symphony Orchestra at E. C. Glass auditorium.

Pamplin

Mr. and Mrs. Horace Coleman, Jr., were in Cinnnati, Ohio last week where Mr. Coleman attended the annual Ruritan National convention at the Stouffers-Cincinnati Towers representating the Pamplin Club.

Mrs. Roy Lucado is a patient at Lynchburg General Hospital.

Mrs. W. B. Williams accompanied her sister and brother in law of Richmond spent last week end with relatives Mr. and Mrs. Lloyd Burnett spent the week end at Peaks of Otter Lodge.

Mr. and Mrs. David Savits of Roanoke spent Friday night with her parents Mr. and Mrs. Woodrow Williams enroute to Williamsburg for the week end.

Mrs. Ed. Thornton is a patient at Chippenham Hospital in Richmond, where she underwent surgery last week.

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INSTRUCTOR: E.W. "Scotty" Berry, Master Electrician.
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STATEMENT OF CONDITION

December 30, 1978

ASSETS

Mortgage Loans and Other Liens on Real Estate	$119,530,003
All Other Loans	1,037,107
Real Estate Owned and in Judgment	252,728
Loans and Contracts made to Facilitate Sale of Real Estate	355,428
Cash on Hand and in Banks	2,290,409
Investments and Securities	15,463,850
Fixed Assets Less Depreciation	1,160,756
Deferred Charges and Other Assets	4,879,328
TOTAL ASSETS	$144,969,609

LIABILITIES AND NET WORTH

Savings Accounts	$119,744,702	
Advances from Federal Home Loan Bank	9,310,000	
Other Borrowed Money	5,660,000	
Loans In Process	1,862,537	
Other Liabilities	1,650,875	
Specific Reserves	231,892	
General Reserves	4,484,148	
Surplus	2,025,455	6,509,603
TOTAL LIABILITIES AND NET WORTH		$144,969,609

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Robert J. Lyons

Ruritan National Holds 48th Convention

Several local Ruritan members were among the more than 1600 Ruritan delegates who met in Cincinnati, Ohio, from January 25-27 to convene the organization's 48th annual meeting. Among the delegates from local Ruritan Clubs was Robert J. Lyons, a Concord Attorney who as president of the Concord Ruritan Club, accepted a Golden Jubilee Awards for the club at the convention awards banquet on Friday, January 26. This award was presented to only 105 Ruritan Clubs of the more than 1300 clubs on the national organization's rolls. It was presented to the Concord Club in recognition of a substantial increase in membership, promotion of the Pledge Allegiance to the flag, church attendance and a major community project, the construction of the Concord Ruritan Community Center.

The convention marked the end of the celebration of the organization'sfiftieth year of Ruritan work in America. The slogan for the celebration period was "Better Communities Building A Better America", an appropriate motto for this service oriented group.

Membership in Ruritan Clubs is composed of farmers, business and professional men and other citizens interested in promoting improvement in all facets of community life. Local clubs adopt community betterment projects relating to such matters as patriotism and citizenship, social concerns, human development, transportation, business and professions, environment, and public services. Exemplary projects and clubs were honored during last week's Ruritan Naitonal Convention in Cincinnati.

Presiding over what is the largest rural civic organization in America at the convention was outgoing Ruritan President Robert C. Wrenn of Emporia, Virginia. He was succeeded by newly elected President J. Thomas Benfield of Point of Rocks, Maryland.

Eddie Gunter, Sr., of Lynchburg, a member of the Concord Ruritan Club was honored individually at the banquet as a Ruritan President's Club Member for personally introducing five new members into the Concord Club. Mr. Gunter was one of only 330 individual Ruritans so honored by the national organization which boasts a total membership of over 38,000 in 30 statres.

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CONTRACT AWARDED FOR WORK ON ROUTE 650

Eighteen contracts totaling $8.9 million for highway construction, repair, and maintenance improvement projects have been approved for award by the State Highway and Transportation Commission on the basis of low bids received during December.

In Appomattox County Pearson & White Construction, INc. of Appomattox was awarded a contract in the amount of $309,816 for improvement to Secondary Road 650. Work includes grading, draining, and paving one mile of two-lane roadway on an improved alignment and a 152-foot-long bridge to replace an obsolete bridge over Falling River South of Appomattox.

David Wingfield Celebrates Birthday

David Wingfield celebrated his 10th birthday Sunday, January 28, 1979, with a party at Skateworld. Attending were Betsy Wingfield, Jo Anna Layne, David O'Brien, Jonothan White, Robert Chenault, Andre McCoy, Keith Layne and Anne Wingfield.

Catholic Church Services Being Held At Oakville School

Our Lady of Peace Catholic Church is now holding church services each Sunday at 9 a.m. at the Oakville School building.

MRS. WALTON'S 4-H

The meeting was opened by our president, Hersey Diggs. Kenneth and Jennie led in the pledges. Robin and Wayne led us in songs and a game. The secretary read her minutes from the last meeting. Then Miss Marsh and Mr. Sweet worked with us on making an effective speech.

Rosetta Lewis, Reporter

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VALUE 9.00	Sale 4.00

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VALUE 11.00	Sale 5.00

LADIES FLANNEL DUSTERS

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MEN'S HATS

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